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CENTRALIZED CONSUMER CASH VALUE ACCUMULATION  
SYSTEM FOR MULTIPLE MERCHANTS

Abstract of the Disclosure

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5 A centralized system of accumulating cash  
value for consumers based upon point-of-sale trans-  
actions with multiple merchants is disclosed wherein  
for each transaction, the consumer's account number  
(such as the Social Security number) which may be  
different from the consumer's credit card account  
number, for example, is transmitted to a central  
10 system along with data identifying the merchant and a  
credit value for the transaction. The credit value  
may be based upon predetermined incentives associated  
with the transaction such as coupons, rebates or  
discounts, and/or upon a credit rate determined by the  
15 merchant applied to the amount of the transaction. At  
the central location, a cash value for that consumer  
is incremented by the credit value and a bill value  
for that merchant is similarly incremented.  
Periodically, the merchants are billed for the  
20 accumulated bill value or credited for any third party  
incentive amounts confirmed at the central location.  
Also, at selected intervals, consumers are given  
access to their respective accumulated cash values by  
either a check in that amount or through a funds  
25 dispensing electronic terminal access or the like.

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